

IN THE SPECIFICATION

Please replace the paragraph beginning on page 17 line 23 (continuing through page 18 line 15) with the following paragraphs:

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--As seen in Fig. 1, an exemplary remote facility 14 has equipment which includes a modem 16, a digital computer 18 or other means for processing information, instructions or data, a phone 20 or other means for exchange of audio transmission, a monitor 22, a printer 24 and a keyboard or other input device 26.

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Fig. 1 further shows an exemplary central communications facility 12 including computer 32 having monitor 36, keyboard/input means 38 as well as Goods and Services Databases and Application Software. As discussed in greater detail herein, a Goods and Services Database includes information of competing goods and services and/or providers of goods and services which may be of interest to the customer at the remote facility. The exemplary central communications facility 12 of Fig. 1 is further shown to have a modem 30 and a phone 34 or other means for exchange of audio transmission. A complementary printer is not needed at the financial services facility 12 for the purpose of facilitating transactions in accordance with the present invention.

Continuing to refer to the schematic illustration of FIG. 1, system 10 shows exemplary central communications facility 12 connected to remote communications facility 14 via links (shown

schematically as lines) 40 and 42. Communications link 42 facilitates data communications between computer 32 of central communications facility 12, via modem 30, and computer 18 at remote communications facility 14, via modem 16. Communications link 40 provides for telephonic communication between central communications facility 12 and remote communications facility 14, enabling live communication between a customer at remote facility 14 and a service provider such as a customer service representative at the central communications facility.

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Preferably, two separate phone lines 40, 42 are available to interconnect the respective phones 20, 34 of the facilities 14, 12 simultaneously with, but separately from, the interconnection of the respective modems 16, 30 of the facilities 14, 12 so that voice or audio, visual, and data communication can be ongoing concurrently between the customer at the remote facility 14 and an agent at the financial services facility 12. Alternatively such contact can be established by coaxial cable such as through a cable company or some other means of establishing contact or by means of some wireless technology such as radio.

Referring again to FIG. 1, it should be noted that the central communications facility 12 shown in the enlarged view is an exemplary embodiment of a central communications facility. Additional central communications facilities 12(#2) through 12(#n) are illustrated in Fig. 1. Each of central facility 12(#2) through 12(#n) can include substantially the same features as shown in the enlarged view for central communications facility 12, including the functionality for communicating audio, visual and data communications over telephone lines or, alternatively, by cable or wireless